

Health and Dental Plans in the SHOP Marketplace

All plans offered in the Small Business Health Options Program (SHOP) Marketplace cover the same essential health benefits, such as coverage for doctor visits, preventive care, hospitalization, and prescription drugs. Some plans offer additional benefits such as dental, vision, and special condition management programs. You'll see health plan benefit information when you [compare plans](#).

How health plans are organized

The SHOP Marketplace provides 4 plan categories based on how your employees and the plan expect to share the costs for health care:

- **Bronze** – covers 60% of the total average costs of care
- **Silver** – covers 70% of the total average costs of care
- **Gold** – covers 80% of the total average costs of care
- **Platinum** – covers 90% of the total average costs of care

The category of plan you choose will affect what your employees can expect to pay for things like deductibles and copayments and the total amount they spend out of pocket for the year if they need a lot of care. The categories don't reflect the quality or amount of care the plans provide.

When choosing health coverage for your business, keep in mind that in general, the lower the premium, the higher the out-of-pocket costs for your employees and their dependents. The higher the premium, the lower the out-of-pocket costs.

In addition, the SHOP Marketplace may offer qualified dental plans. These plans may cover varying amounts of the total average costs of care. The high coverage level covers 85% of the total average cost of care and the low coverage level covers 70% of the total average cost of care.

Offering multiple plans in the SHOP Marketplace

In most states, for 2014, you can offer only **one** health plan. If that health plan doesn't include pediatric dental coverage, you can also offer one dental plan to employees and their dependents in the SHOP Marketplace. If they accept the health plan you offer, employees aren't required to buy that dental plan. In some states in 2014, you can offer multiple health and dental plans. When you fill out your SHOP application you'll learn if you can offer one or more plans. In 2015, all SHOP Marketplaces may be able to offer multiple health plans.

Note: If you have business locations in multiple states, you can participate in multiple SHOP Marketplaces, but you can establish only one account per state.

Offering dental plans in the SHOP Marketplace

You're not required to offer a stand-alone dental plan to your employees, but you're encouraged to make this essential health benefit available to employees and their dependents. If you offer dental coverage, it must be offered along with a qualified health plan. You may not offer only a dental plan.

Changing plans during the year

You can change what plans you'll offer to your employees and contribution amounts only during your annual enrollment period. However, you may add or remove eligible employees and dependents throughout the year. Your plan year is a 12-month period starting on your effective date of coverage.

